

IN RE:

CRAIG B WESTRICK
SALLY A WESTRICK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-23203

Chapter 13

Document No.: 135

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 19th day of December, 20 24, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
12/19/24 10:58 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmr

In re:
Craig B Westrick
Sally A Westrick
Debtors

Case No. 19-23203-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 19, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Craig B Westrick, Sally A Westrick, 219 Pinnacle Court, Valencia, PA 16059-2235
15104807	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
15104804	Aes / Keybank Na, Po Box 65093, Baltimore, MD 21264-5093
15104813	CornerStone Education Loan Services/Dept. of Ed., PO Box 145123, Salt Lake City, UT 84114-5123
15104816	+ Glelsi / Key Education, 2401 International Lane, Madison, WI 53704-3121
15104819	+ National Collegiate Trust, PO Box 7860, Madison, WI 53707-7860

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 20 2024 00:22:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bankruptcynotices@psecu.com	Dec 20 2024 00:07:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 20 2024 00:06:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15112822	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 20 2024 00:07:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15104805	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:07:00	Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
15104806	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:07:00	Aes / Pnc Bank, Po Box 61047, Harrisburg, PA 17106-1047
15104808	+ Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:22:37	Amex, PO Box 981537, El Paso, TX 79998-1537
15104809	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 20 2024 00:48:30	Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
15104810	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 20 2024 00:06:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15104811	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 20 2024 00:22:15	Best Buy / Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
15142774	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 20 2024 00:51:43	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,

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			SD 57108-5027
15104812	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 20 2024 01:13:48	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15684071	+ Email/Text: EBN@edfinancial.com	Dec 20 2024 00:06:00	CornerStone Education Loan Services/Dept. of Ed., C/O Edfinancial on behalf of, US Dept of Education, 120 N Seven Oaks Drive, Knoxville TN 37922-2359
15198211	Email/Text: ECMCBKNotices@ecmc.org	Dec 20 2024 00:07:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15104814	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Dec 20 2024 00:06:00	Fm / Keybank, 121 South 13th Street, Lincoln, NE 68508
15104815	+ Email/Text: EBNBKNOT@ford.com	Dec 20 2024 00:07:00	Ford Motor Credit Company, Po Box 542000, Omaha, NE 68154-8000
15110200	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 20 2024 00:06:00	Infiniti Financial Services, POB 660366, Dallas, TX 75266-0366
15143356	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 20 2024 00:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15104817	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 20 2024 00:21:58	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850
15117086	+ Email/Text: RASEBN@raslg.com	Dec 20 2024 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15816682	+ Email/Text: RASEBN@raslg.com	Dec 20 2024 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15117275	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 20 2024 00:07:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Oh 44144-2338
15104818	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2024 00:06:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15137103	Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2024 00:49:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15812688	Email/Text: nsm_bk_notices@mrcooper.com	Dec 20 2024 00:07:00	Nationstar Mortgage, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741
15104820	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 20 2024 00:06:00	Nissan-Infiniti Lt, 8900 Freeport Parkway, Irving, TX 75063
15130207	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:07:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15145142	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 20 2024 00:22:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15104821	+ Email/Text: bankruptcynotices@psecu.com	Dec 20 2024 00:07:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
15104822	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 20 2024 00:22:34	Syncb / Gap DC, Po Box 965005, Orlando, FL 32896-5005
15104823	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 20 2024 00:21:54	Syncb / Levin, Po Box 965036, Orlando, FL 32896-5036
15104824	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 20 2024 00:22:32	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15105332	^ MEBN	Dec 19 2024 23:45:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15104825	+ Email/Text: bncemail@w-legal.com		

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User: auto

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		Dec 20 2024 00:07:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
16430444	+ Email/Text: bkteam@selenefinance.com		
		Dec 20 2024 00:07:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15109300	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 00:07:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15616966	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 00:07:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
15104826	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 00:07:00	Us Department Of Education / Glelsi, Po Box 7860, Madison, WI 53707-7860
15120386	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 20 2024 00:51:36	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15104827	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 20 2024 00:22:24	Wells Fargo Financial Leasing, 800 Walnut Street, Des Moines, IA 50309-3891
15104828	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 20 2024 00:22:08	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage, LLC
cr		Nissan Motor Acceptance Corporation
cr		U.S. Bank Trust National Association, not in its i
cr		Wells Fargo Bank, N.A.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15123992	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 4 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Sally A Westrick dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com

District/off: 0315-2

User: auto

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Daniel P. Foster

on behalf of Debtor Craig B Westrick dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com

Denise Carlon

on behalf of Creditor Nissan Motor Acceptance Corporation dcarlon@kmlawgroup.com

Emmanuel J. Argentieri

on behalf of Creditor Nationstar Mortgage LLC bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for RCAF
Acquisition Trust bk@rgalegal.com

Mario J. Hanyon

on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Michelle L. McGowan

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for RCAF
Acquisition Trust mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com

TOTAL: 11